

Mountain West 401k

Pooled Employer Plan
(PEP)



MOUNTAIN WEST 401K PROGRAM OVERVIEW

For: Employers with < 1000 employees

Who Need: A 401k program to attract and retain staff

We are: The Mountain West 401k PEP

We help: Employers offer and manage a premium 401k employee benefit program

MOUNTAIN WEST 401K PROVIDERS

The Mountain West 401k contracts with leading brands (service providers) to deliver a premier 401k retirement program.

- 1) **Charles Schwab:** Asset Custodian & Trustee
- 2) **NWPS:** TPA & Recordkeeper
- 3) **Sound Consulting Services:** 3-38



MOUNTAIN WEST 401K DIFFERENTIATION

Unlike other 401k Programs we provide a **premium 401k value proposition** that includes:

- Asset Security
- Time Savings
- Relief from annual audit, insurance and bond costs
- Pricing transparency with no set-up or transition costs
- Diverse investment menu
- Dedicated customer service team



TIME SAVINGS

It's hard to put a price on your time. How much staff time is truly needed to set-up and administer a premium employee benefit program?

This is where the Mountain West PEP shines.

The PEP assumes responsibilities of:

- Plan formation
- Vendor selection and monitoring
- 5500 and compliance filings
- Performing annual audits
- Maintaining IRS & ERISA compliance
- Procuring insurance and bonds
- Performing investment review

The PEP allows employers to focus on growing their business.



ASSET SECURITY

- We partner with Charles Schwab and NWPS
- These established financial institutions hold and administer the PEP's monies
- Your employees' money is safe with trusted brands that have been relied upon for more than a century



PRICE TRANSPARANCY WITH NO SET-UP COSTS

Understanding the total cost of maintaining a 401(k) plan is harder than it should be because of the many sub-components that drive costs – many of which are routinely hidden by service providers. This often leaves employers in the dark, frustrated, or both.

Not true with the PEP.

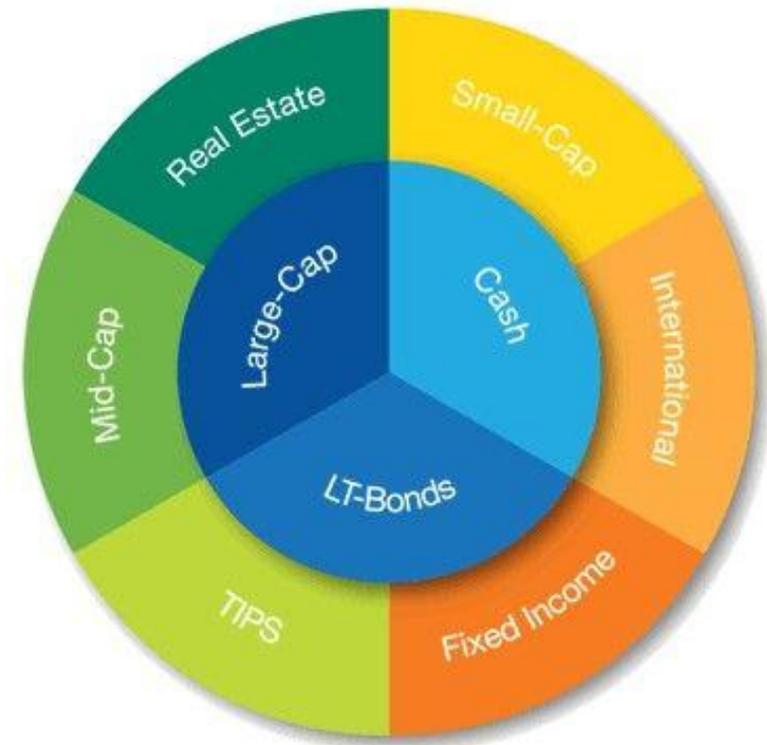
The Mountain West PEP:

- Uses one pricing model that rewards employers for growing assets
Has no set-up costs, transition costs, or plan minimum
- Pays for ERISA fidelity bond, participant education, recordkeeper, TPA, program manager, 3-38 advisor, annual audits, participant reporting and other compliance requirements
- Carries fiduciary liability insurance which provides greater protection for the entire plan
- Does not charge employers for changing plan design
- Provides employers with the true cost of offering a 401k program within 5 minutes of a consult



DIVERSE INVESTMENT MENU

- The Mountain West 401k PEP offers a broad set of fund options through many financial institutions using an open architecture investment design.
- Because we use an 3-38, the PEP can choose top performing funds from each asset category and is not limited to the institutional restrictions found in other 401k programs.
- The PEP actively monitors fund options, investment performance, and employs a benchmarking process.



TPA/RECORDKEEPER SERVICE TEAM

Customer service is a hallmark of the Mountain West 401k program.

- The primary reason employers switch plans is because they are unhappy with their TPA/Recordkeeper.
- We work with a leading TPA/Recordkeeping firm that specializes in administering 401k plans.
- You will have a dedicated TPA representative to assist you and your participants.
- Responsiveness is important to us. We will promptly address your issue and will be available to you



Want a quote?
Interested in learning more?

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